

Table I.D.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,345	15,676	16,825	18,918	16,614	17,848	16,896	17,510
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	14,927	--	--	18,365	11,492	17,204	17,599	14,296
Construction	17,142	--	--	17,489	15,183	--	19,067	15,553
Utilities and transp.	16,926	--	--	--	--	--	--	16,841
Wholesale trade	16,663	--	--	--	16,284	20,256	14,726	17,705
Fin. svcs. and real estate	20,928	--	--	27,288	20,144	19,232	22,892	20,608
Retail trade	16,751	--	--	14,236	19,697	17,505	14,268	17,342
Professional services	17,805	14,888	15,792	17,006	18,562	18,822	15,977	18,520
Other services	15,683	--	--	19,604	18,712	13,911	16,344	15,426
Ownership								
For profit, incorporated	17,023	15,378	17,057	17,373	16,334	17,613	16,803	17,107
For profit, unincorporated	18,016	--	--	22,743	15,714	18,563	17,799	18,083
Nonprofit	18,664	--	--	20,134	19,523	19,530	16,260	19,579
Age of firm								
Less than 5 years	18,791	--	--	--	--	--	18,831	18,758
5-9 years	18,196	--	--	18,860	--	--	18,007	18,377
10-19 years	17,999	18,259	14,749	21,055	16,931	19,502	17,048	18,837
20 or more years	17,051	14,043	16,849	17,610	16,151	17,745	16,284	17,239
Multi/single status								
2 or more locations	17,700	--	--	17,538	17,557	17,724	18,301	17,676
1 location only	16,879	15,673	16,575	19,149	15,329	19,585	16,777	17,018
Percent full-time employees								
Less than 25%	13,744	--	--	--	--	14,930	--	15,920
25-49 %	11,545 *	--	--	--	--	7,202 *	--	10,477 *
50-74 %	17,213	--	--	14,796	18,067	18,661	16,079	17,741
75% or more	17,731	16,141	16,809	19,403	16,442	18,573	17,166	17,934
Union presence								
No union employees	17,040	14,803	16,672	18,902	16,518	17,655	16,486	17,289
Has union employees	18,506	--	--	--	17,522	18,209	--	18,172
Percent low-wage employees								
50% or more low-wage	12,612	--	--	15,421	17,214	8,838 *	14,344	11,966
Less than 50% low-wage	17,802	16,137	16,779	19,334	16,561	18,724	17,145	18,044

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	442.64	1,231.98	935.29	1,200.60	996.89	673.78	656.34	558.23
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,552.40	--	--	2,691.32	2,523.67	1,067.15	1,738.11	1,768.51
Construction	1,284.91	--	--	726.27	1,553.79	--	2,027.59	1,196.54
Utilities and transp.	853.49	--	--	--	--	--	--	1,235.40
Wholesale trade	889.17	--	--	--	1,311.48	650.15	1,422.73	1,039.99
Fin. svcs. and real estate	1,094.15	--	--	3,223.30	1,237.48	207.10	2,151.66	1,181.63
Retail trade	806.88	--	--	1,461.70	964.89	1,010.44	985.14	872.90
Professional services	406.42	1,341.68	1,782.23	1,592.27	915.08	502.98	1,013.28	426.39
Other services	1,964.30	--	--	1,337.02	2,230.16	3,503.05	1,714.12	2,629.94
Ownership								
For profit, incorporated	482.54	1,338.76	1,145.29	919.59	1,099.54	784.39	775.25	598.82
For profit, unincorporated	1,481.00	--	--	3,446.28	2,508.72	1,394.32	1,272.43	1,897.42
Nonprofit	826.30	--	--	1,488.77	1,049.65	1,091.37	2,253.04	735.88
Age of firm								
Less than 5 years	1,791.12	--	--	--	--	--	2,772.39	2,338.18
5-9 years	1,235.13	--	--	2,679.24	--	--	2,094.04	1,279.88
10-19 years	1,348.33	2,351.49	2,941.83	3,623.20	1,561.45	2,188.60	1,647.84	2,082.64
20 or more years	505.08	1,426.75	822.49	600.21	1,254.91	717.10	660.62	611.15
Multi/single status								
2 or more locations	563.73	--	--	838.35	1,062.02	703.41	1,483.38	581.93
1 location only	712.50	1,233.27	982.17	1,381.19	1,714.32	1,134.76	698.32	1,387.43
Percent full-time employees								
Less than 25%	2,494.42	--	--	--	--	931.50	--	897.44
25-49 %	3,468.76 *	--	--	--	--	3,327.88 *	--	3,795.30 *
50-74 %	765.59	--	--	1,988.26	1,520.68	1,270.22	1,076.10	994.25
75% or more	408.29	1,371.87	1,017.86	1,327.51	1,103.61	350.40	713.05	495.21
Union presence								
No union employees	531.33	966.54	1,027.67	1,373.72	1,080.70	984.01	631.35	719.37
Has union employees	580.93	--	--	--	1,693.50	553.91	--	513.79
Percent low-wage employees								
50% or more low-wage	2,025.92	--	--	1,402.26	1,083.53	2,975.15 *	1,599.44	2,601.88
Less than 50% low-wage	395.76	1,313.30	970.29	1,311.25	1,076.92	346.00	677.34	485.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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